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**Remarks / Arguments & Status**

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The application presently contains the following claims:

<i>Independent Claim #</i>	<i>Dependent Claim #s</i>
1 (cancelled)	2-7 (cancelled)
8 (cancelled)	9-14 (cancelled)
15 (cancelled)	16-20 (cancelled)
21 (currently amended)	22-26 (previously presented)
27 (cancelled)	28-33 (cancelled)
34 (cancelled)	35-40 (cancelled)
41 (cancelled)	42-46 (cancelled)

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**35 U.S.C. §112 Rejection & Responsive Arguments**

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Applicant has amended the language of both element "(a)" and "(f)" of claim 21 to comply with the written-description requirement. The proposed language is within the scope of the specification teachings at page 2 lines 19-21. The exact language from page 2 lines 19-21 of the specification is, "It is an object of this invention to provide a customer retention solution which links mortgage customers *who are contemplating refinancing their mortgage with another lender* back to their existing mortgage servicer, thus providing the service for the opportunity to offer their customers valuable information about the customer's existing mortgage, a home-equity loan, refinancing options, bi-weekly mortgage payments, mortgage modification and/or other products that the servicer offers." Applicant has italicized the portion of the above excerpt that is believed to be most relevant to providing enabling support for the amended claim language.

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**35 U.S.C. §102 and §103 Rejections & Responsive Arguments**

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By amending claim 21 as described in this response and also canceling claims 27-46, Applicant believes that the §102 and §103 rejections in the most recent office action have either been overcome or are now moot.

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**Request for Reconsideration**

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Applicant requests that the Examiner please reconsider and withdraw all of the rejections in the most recent office action.

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**Fee Determination Record**

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A fee determination sheet is attached for this amendment response. The Commissioner is hereby authorized to charge any additional fee required to effect the filing of this document to Account No. 50-0983.

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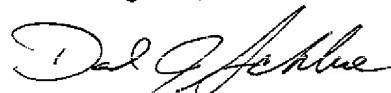
**Conclusion**

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Applicant thanks to Examiner for his continued efforts throughout this prosecution, and if the Examiner should find that additional amendments to the pending claims may be necessary for any reason in order for a notice of allowance to issue, then Applicant will be happy to work with the Examiner in an effort to comply with the Examiner's recommendations.

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Respectfully Submitted,  
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